

## **TEG Federal Credit Union “Celebrate” Sweepstakes & Promotional Offer Official Rules**

NO PURCHASE OR ACCOUNT OPENING NECESSARY TO ENTER OR WIN. A PURCHASE, ACCOUNT OPENING, LOAN APPLICATION, OR FINANCIAL OBLIGATION WILL NOT INCREASE YOUR CHANCES OF WINNING. Void where prohibited by law.

The TEG Federal Credit Union “Celebrate” Sweepstakes and promotional offers are valid from June 13, 2026 through June 20, 2026 (“Promotional Period”). By participating, entrants agree to these Official Rules and the decisions of TEG Federal Credit Union (“TEGFCU”), which are final and binding in all matters relating to this promotion.

For complete details, visit:

[TEGFCU Celebrate Page](#)

### **Eligibility**

The sweepstakes is open to legal residents who are at least 18 years old and who meet TEG Federal Credit Union membership eligibility requirements where applicable. Both members and non-members may enter the sweepstakes.

Employees, officials, directors, and immediate family members of TEG Federal Credit Union may be excluded from participation where applicable.

Limit one promotional offer and/or sweepstakes entry per person during the Promotional Period.

### **How to Enter**

#### **Automatic Entry Through Promotional Participation**

Eligible individuals may automatically receive a sweepstakes entry by participating in one of the qualifying promotional offers during the Promotional Period, subject to all applicable requirements and approvals.

#### **Alternative Method of Entry (AMOE)**

Individuals may also enter the sweepstakes without becoming a member, opening an account, or obtaining a loan by mailing a handwritten 3” x 5” index card containing:

- Full name
- Mailing address
- Phone number
- Email address

Mail entries to:

**TEG Federal Credit Union**

Attn: Celebrate Sweepstakes

1 Commerce Street, Poughkeepsie, NY 12603

Mail-in entries must be postmarked between June 13, 2026 and June 20, 2026 and received by June 20, 2026.

Limit one mail-in entry per person.

Mail-in entries will receive the same odds of winning as all other eligible entries received during the Promotional Period.

**Checking Account Offer**

Eligible participants who open a new checking account during the Promotional Period may qualify for a \$100 bonus.

Requirements include:

- New checking accounts only
- Minimum \$100 opening deposit required
- Minimum direct deposit totaling \$1,500 per month must be established within 30 days of account opening
- Account must remain open and in good standing at the time eligibility is verified

The \$100 bonus will be deposited after qualifications have been met and verified.

**Loan Offer**

Eligible participants who open a new loan during the Promotional Period may qualify for:

- Up to a 0.75% APR discount when enrolled in auto-pay and maintaining a minimum \$1,500 monthly direct deposit

Additional terms:

- New loans only
- Direct deposit must be verified within 30 days
- Rate discount may be removed and APR may increase if qualifying direct deposit is discontinued

- Existing members already maintaining qualifying direct deposit who apply for a new loan during the Promotional Period will receive a \$50 bonus instead of the rate discount

All loans are subject to credit approval.

APR = Annual Percentage Rate.

### **Certificate Offer**

Eligible participants may open a promotional certificate account with the following terms:

- 4.05% APY
- Choice of a 24-month term or 36-month term
- Minimum \$1,000 deposit required
- New money only

Additional terms:

- Early withdrawal penalties may apply
- Certificate automatically renews at the same term chosen at opening at the current rate.
- Fees may reduce earnings

APY = Annual Percentage Yield.

### **Winner Selection**

Winner(s) will be selected in a random drawing from all eligible entries received during the Promotional Period. Odds of winning depend on the total number of eligible entries received.

Winner(s) will be notified using the contact information provided at the time of entry.

[INSERT PRIZE DESCRIPTION, NUMBER OF WINNERS, AND APPROXIMATE RETAIL VALUE.]

### **Additional Terms**

Rates and offers are subject to change without notice.

Any bonus awarded may be reported to the IRS on Form 1099-INT as interest income.

Accounts and loans are subject to TEG Federal Credit Union's standard account agreements, disclosures, underwriting criteria, and membership eligibility requirements.

TEG Federal Credit Union reserves the right to modify, suspend, or terminate the promotion if fraud, technical failures, or any other factor impairs the integrity of the promotion, as determined by TEGFCU in its sole discretion.

By participating, entrants agree to release and hold harmless TEG Federal Credit Union and its affiliates, employees, officers, directors, and agents from any liability arising from participation in the promotion or acceptance/use of any prize.

Federally insured by NCUA. Equal Housing Lender.